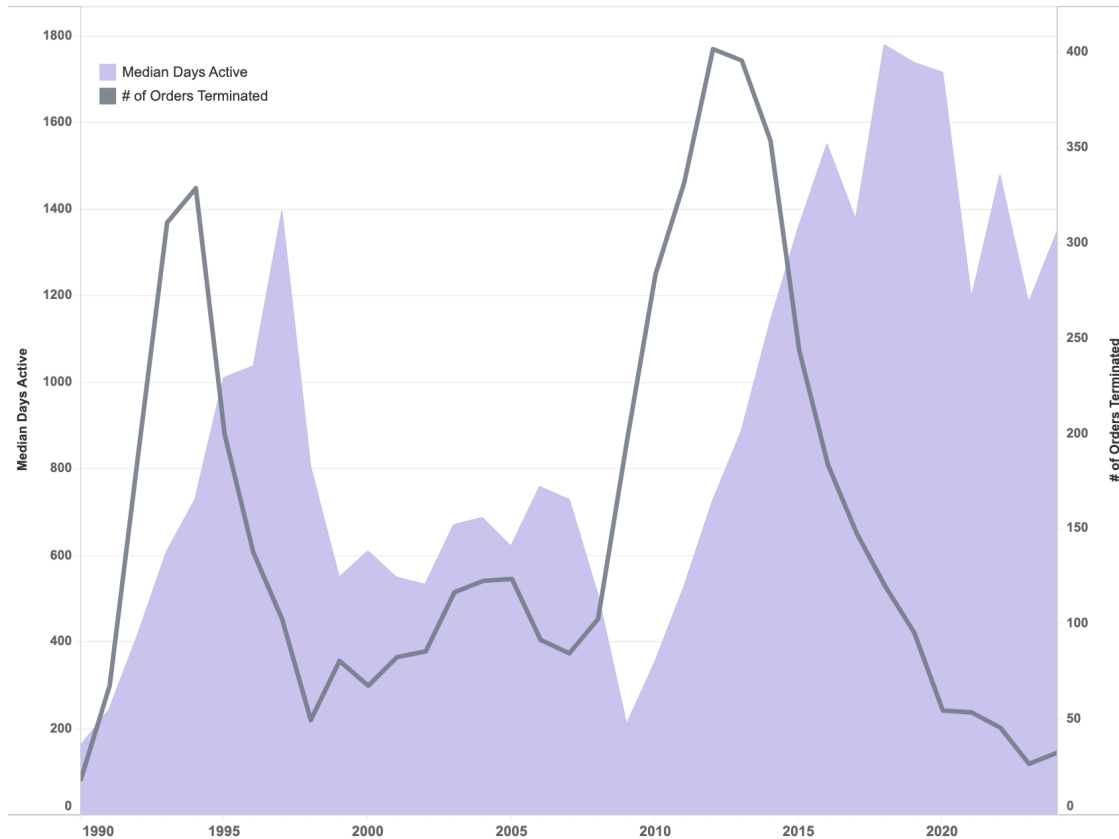




Klaros Advisors Insights

February 9, 2025

Duration of Terminated Formal Enforcement Actions (OCC, Federal Reserve, FDIC)



Klaros partner Michele Alt spearheaded the release of an [open letter to incoming regulators](#) outlining eight steps they should take to ease the process of new bank formation.

Klaros in the media:

- Klaros senior advisor Tod Gordon spoke to **Marketwatch's** Andy Keshner about the [CFPB's lawsuit](#) against Capital One
- Klaros partner Konrad Alt spoke with Caitlin Mullen of **Banking Dive** about the brighter outlook for [BaaS](#)
- With veteran executive Jenn Docherty, Klaros senior advisor Virginia Varela discussed [how boards can position their banks to navigate change](#) on the **ABA Banking Journal** podcast

Our top 3 posts on LinkedIn, based on your feedback:

- Michele Alt: [Being among the 72,000 California residents State Farm dropped from its fire insurance coverage this year](#)
- Konrad Alt: [People seem to think that the change in administration means they can cross the CFPB off their worry list](#)
- Adam Shapiro: ["Our exam team has gone off the rails and has come to unfair conclusions. What should we do?"](#)

Conferences & events

Jonah Crane participated in an **AFC roundtable**, “The CFPB in transition: leadership shifts, innovation and the future of rulemaking” on January 30; if you missed it you can catch it [here](#). He also spoke at Bank Director’s Acquire or Be Acquired (AOBA) conference in late January; if you’re curious about what he, Brian, and Kevin heard about the M&A climate (hint: all attendees believed the stars are aligned for more consolidation but there was little consensus on when), prospects for new charters, or anything else, check out [Kevin's blog post](#) or hit them up: jonah@klarosgroup.com; brian@klarosgroup.com; kevin@klarosgroup.com.

Get in touch

Facing a challenge? Have a topic you’d like to discuss? Reach us at hello@klaros.com. We’ve had such a great response to this newsletter we’re moving to two a month. We’d love your feedback and thoughts on other topics you’d like us to cover! And, of course, a happy Valentine’s Day to you and yours.

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